

**Fill in this information to identify the case:**

Debtor 1 RACHAEL MARIE BIGELOW aka Rachael M. Bigelow aka Rachael Bigelow  
aka Rachael Chamberlain aka Rachael Marie Chamberlain aka Rachael M. Chamberlain

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 19-14267-pmm

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 3

Last four digits of any number you 0546  
use to identify the debtor's account:

Date of payment change: 12/01/2022  
Must be at least 21 days after date of  
this notice

New total payment: \$715.83  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 377.02 New escrow payment: \$ 377.71

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 RACHAEL MARIE BIGELOW aka Rachael M. Bigelow aka Rachael Bigelow aka Rachael Chamberlain aka Rachael Marie Chamberlain aka Rachael M. Chamberlain  
First Name Middle Name Last Name

Case number (if known) 19-14267-pmm

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Matthew Fissel  
Signature

Date 10/27/2022

**Print:** Matthew Fissel (314567)  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150  
Number Street

Charlotte, NC 28217  
City State ZIP Code

Contact phone 844-856-6646 x4535

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

*Reading Division*

IN RE:

RACHAEL MARIE BIGELOW aka Rachael M. Bigelow aka  
Rachael Bigelow aka Rachael Chamberlain aka Rachael Marie  
Chamberlain aka Rachael M. Chamberlain

Case No. 19-14267-pmm

Freedom Mortgage Corporation,

Movant

Chapter 13

vs.

RACHAEL MARIE BIGELOW aka Rachael M. Bigelow aka  
Rachael Bigelow aka Rachael Chamberlain aka Rachael Marie  
Chamberlain aka Rachael M. Chamberlain ,  
Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

RACHAEL MARIE BIGELOW  
102 MAIN ST  
GLENDON, PA 18042-6809

ROBERT JOSEPH KIDWELL, Debtor's Attorney  
712 Monroe Street  
Stroudsburg, PA 18360  
rkidwell@newmanwilliams.com

SCOTT F. WATERMAN (Chapter 13), Bankruptcy Trustee  
Chapter 13 Trustee  
2901 St. Lawrence Ave.Suite 100  
Reading, PA 19606

Office of the U.S. Trustee, US Trustee  
Robert N.C. Nix Federal Building  
Suite 300  
Philadelphia, PA 19107

October 27, 2022

/s/ Matt Fissel

Andrew Spivack, PA Bar No. 84439  
Matt Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
8757 Red Oak Boulevard, Suite 150  
Charlotte, NC 28217  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]  
Property Address: 102 MAIN ST  
GLENDON PA 18042

Statement Date: 10/20/2022  
Current Payment Amount: \$715.14

**New Payment Amount: \$715.83**  
**New Payment Effective Date: 12/01/2022**

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$154.81. A surplus check in the amount of \$154.81 to be printed and mailed in a separate document.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current. Once your account is current, it is your responsibility to contact Freedom Customer Care at (855) 690-5900 to request the release of any surplus when the status of your account changes.

Projected Minimum Balance	\$824.23
- Required Minimum Balance	\$669.42
Surplus	\$154.81

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

**PART 1** **Your Mortgage Payment**

Payment information beginning with your 12/01/2022 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$338.12	\$338.12
Escrow Payment:	\$377.02	\$377.71
<b>Total Payment:</b>	<b>\$715.14</b>	<b>\$715.83</b>

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

PART2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)					Actual Activity				
Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$2,004.12				Beginning Balance	(\$2,152.93)
Sep 2022	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$2,338.14	Sep 2022	\$743.88	\$43.00 *		(\$1,452.05)
Sep 2022	\$0.00	\$1,655.49	SCHOOL/ISD TAX	\$682.65	Sep 2022	\$0.00	\$0.00		(\$1,452.05)
Oct 2022	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,016.67	Oct 2022	\$0.00	\$43.00 E	FHA MORTGAGE INSURANCE	(\$1,495.05)
Nov 2022	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,350.69	Nov 2022	\$0.00	\$0.00 E		(\$1,495.05)
Dec 2022	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,684.71	Dec 2022	\$0.00	\$0.00 E		(\$1,495.05)
Jan 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$2,018.73	Jan 2023	\$0.00	\$0.00 E		(\$1,495.05)
Feb 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$2,352.75	Feb 2023	\$0.00	\$0.00 E		(\$1,495.05)
Mar 2023	\$377.02	\$1,726.00	HOMEOWNERS	\$1,003.77	Mar 2023	\$0.00	\$0.00 E		(\$1,495.05)
Mar 2023	\$0.00	\$43.00	FHA MORTGAGE INSURANCE	\$960.77	Mar 2023	\$0.00	\$0.00 E		(\$1,495.05)
Apr 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,294.79	Apr 2023	\$0.00	\$0.00 E		(\$1,495.05)
Apr 2023	\$0.00	\$301.64	COUNTY TAX	\$993.15	Apr 2023	\$0.00	\$0.00 E		(\$1,495.05)
Apr 2023	\$0.00	\$325.11	BOROUGH TAX	\$668.04	Apr 2023	\$0.00	\$0.00 E		(\$1,495.05)
May 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,002.06	May 2023	\$0.00	\$0.00 E		(\$1,495.05)
Jun 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,336.08	Jun 2023	\$0.00	\$0.00 E		(\$1,495.05)
Jul 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$1,670.10	Jul 2023	\$0.00	\$0.00 E		(\$1,495.05)
Aug 2023	\$377.02	\$43.00	FHA MORTGAGE INSURANCE	\$2,004.12	Aug 2023	\$0.00	\$0.00 E		(\$1,495.05)
Total	\$4,524.24	\$4,524.24			Total	\$743.88	\$86.00		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER: [REDACTED]

(This section intentionally left blank)

RACHAEL M BIGELOW  
102 MAIN ST  
GLENDON PA 18042-6809

Account Information		Page 2
Loan Number:		
Property Address:	102 MAIN ST GLENDON PA 18042	
Statement Date:	10/20/2022	
Current Payment Amount:	\$715.14	
New Payment Amount:	\$715.83	
New Payment Effective Date:	12/01/2022	

PART

3

Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$1,726.00	Freedom expects to pay \$4,532.52 over the next 12 months. Here's how to calculate your new monthly escrow payment:  Total Disbursements: \$4,532.52 ÷ 12 Months: 12  New Monthly Escrow Payment \$377.71
FHA MORTGAGE INSURANCE	\$516.00	
COUNTY TAX	\$301.64	
SCHOOL/ISD TAX	\$1,663.77	
BOROUGH TAX	\$325.11	
Total Disbursements	\$4,532.52	

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$1,503.43	\$1,348.62
Dec 2022	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,838.14	\$1,683.33
Jan 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$2,172.85	\$2,018.04
Feb 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$2,507.56	\$2,352.75
Mar 2023	\$377.71	\$1,726.00	HOMEOWNERS	\$1,159.27	\$1,004.46
Mar 2023	\$0.00	\$43.00	FHA MORTGAGE INSURANCE	\$1,116.27	\$961.46
Apr 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,450.98	\$1,296.17
Apr 2023	\$0.00	\$301.64	COUNTY TAX	\$1,149.34	\$994.53
Apr 2023	\$0.00	\$325.11	BOROUGH TAX	\$824.23	\$669.42 *
May 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,158.94	\$1,004.13
Jun 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,493.65	\$1,338.84
Jul 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,828.36	\$1,673.55
Aug 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$2,163.07	\$2,008.26
Sep 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$2,497.78	\$2,342.97
Sep 2023	\$0.00	\$1,663.77	SCHOOL/ISD TAX	\$834.01	\$679.20
Oct 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,168.72	\$1,013.91
Nov 2023	\$377.71	\$43.00	FHA MORTGAGE INSURANCE	\$1,503.43	\$1,348.62
	\$4,532.52	\$4,532.52			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$154.81. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.

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RACHAEL M BIGELOW  
102 MAIN ST  
GLENDON PA 18042-6809

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.